

Fill in this information to identify the case: Document Page 1 of 6

Debtor 1 Jeffrey A. Mabrey

Debtor 2 Linda D. Mabrey
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 13-56664

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HSBC Bank USA, NACourt claim no. (if known): 4

Last 4 digits of any number you use to
identify the debtor's account:

1 6 8 2**Date of payment change:**Must be at least 21 days after date
of this notice05/01/2017**New total payment:**\$ 787.42

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 195.38New escrow payment: \$ 204.72**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jeffrey A. Mabrey Case number (if known) 13-56664
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ LeAnn E. Covey

Signature

Date 03/10/2017

Print: LeAnn E. Covey Title Attorney for Creditor
First Name Middle Name Last Name

Company Clunk, Paisley, Hoose Co., LPA

Address 4500 Courthouse Blvd., Suite 400
Number Street
Stow OH 44224
City State ZIP Code

Contact phone 330-436-0300 Email bknotice@cphlpa.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served

(i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and

(ii) by **ordinary U.S. Mail** on March 10, 2017 addressed to:

Jeffrey A. Mabrey
Linda D. Mabrey
520 Helen Street
Columbus, OH 43223

/S/ LeAnn E. Covey
LeAnn E. Covey, Esquire

Your annual escrow statement

February 24, 2017

JEFFREY A MABREY
LINDA D MABREY
520 HELEN STREET
COLUMBUS, OH 43223-8490

Loan number: [REDACTED]

Questions?

Visit us at
www.us.hsbc.com
Call toll free 1-866-435-7085
Fax 1-856-917-8003

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$33.46**.

Option 1) Do Nothing: The monthly shortage for the next 12 months is **\$2.79** and will automatically be added to your monthly payment beginning **May 2017**. Your new monthly payment for **May 2017** will be **\$787.42**.

Option 2) Pay the escrow shortage as a lump sum using the attached shortage coupon. If you pay your escrow shortage by **April 20, 2017**, then your new monthly payment will be **\$784.63** effective with your **May 2017** mortgage payment.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of April 30, 2017):	\$1,404.44
Required escrow account balance (as of April 30, 2017):	\$1,437.90
Difference resulting in an escrow account shortage:	\$33.46

What is my new monthly payment?

The following table reflects your current monthly payment and new monthly payment for each option:

	<u>Current Payment</u>	<u>New Payment with Shortage - Opt 1</u>	<u>New Payment without Shortage - Opt 2</u>
Principal & Interest	\$582.70	\$582.70	\$582.70
Escrow Deposit	\$195.38	\$201.93	\$201.93
Escrow Shortage		\$2.79	
Total Payment	\$778.08	\$787.42	\$784.63

If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.

See reverse →

For customers in active bankruptcy and customers who have been discharged from their debt through a Chapter 7 bankruptcy, this is not an attempt to collect a debt; this statement is being sent for informational purposes only.

Tear off here

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Escrow analysis Coupon

Borrower Name: JEFFREY A MABREY

Loan Number: [REDACTED]

☐ I choose to repay the shortage of \$ _____ in full.

Shortage Amount: \$33.46

Make the check payable to **HSBC Bank USA, N.A.** and mail it with this coupon in the envelope provided. Your lump sum payment must be received by **April 20, 2017** to be effective with your **May 2017** payment.

You may also pay your shortage online by visiting the website shown at the top of this statement.

HSBC Bank USA, N.A.
PO BOX 371867
PITTSBURGH, PA 15250-7867

Below are the escrow items we anticipate collecting and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$201.93, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the May 2017 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$772.70	\$851.24
Insurance	\$1,385.00	\$1,385.00
Mortgage Insurance	\$186.84	\$186.84
TOTAL	\$2,344.54	\$2,423.08

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$372.72 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$339.26 will be reached in August 2017. When subtracted from your minimum required balance of \$372.72, an Escrow Shortage results in the amount of \$33.46. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-866-435-7085**.

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			1,404.44	1,437.90
May 2017	PMI	201.93	15.57	1,590.80	1,624.26
Jun 2017	PMI	201.93	15.57	1,777.16	1,810.62
Jun 2017	COUNTY TAX		425.62	1,351.54	1,385.00
Jul 2017	PMI	201.93	15.57	1,537.90	1,571.36
Aug 2017	PMI	201.93	15.57	1,724.26	1,757.72
Aug 2017	HAZARD INS.		1,385.00	339.26	372.72 LP
Sep 2017	PMI	201.93	15.57	525.62	559.08
Oct 2017	PMI	201.93	15.57	711.98	745.44
Nov 2017	PMI	201.93	15.57	898.34	931.80
Dec 2017	PMI	201.93	15.57	1,084.70	1,118.16

Continued on next page

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use the information from your check to make a one time electronic funds transfer or if you have any questions, please call us at the phone number shown on the front of this statement.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone ()	Business telephone ()	Extension
E-mail address		



Your annual escrow statement (continued)
February 24, 2017

JEFFREY A MABREY
LINDA D MABREY
600 WELLS STREET
COLUMBUS, OH 43223-8490

Loan number: [REDACTED]
Questions?
Visit us at
www.us.hsbc.com
Call toll free 1-866-435-7085
Fax 1-856-917-8003

Escrow account projections for the coming year (continued)

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Jan 2018	PMI	201.93	15.57	1,271.06	1,304.52
Jan 2018	COUNTY TAX		425.62	845.44	878.90
Feb 2018	PMI	201.93	15.57	1,031.80	1,065.26
Mar 2018	PMI	201.93	15.57	1,218.16	1,251.62
Apr 2018	PMI	201.93	15.57	1,404.52	1,437.98
Total		\$2,423.16	\$2,423.08		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					1,411.73	-446.94
May 2016	PMI	195.38	420.14 *	15.57	*	1,591.54	-26.80
May 2016	PMI				15.57 *	1,591.54	-42.37
May 2016	COUNTY TAX				386.35 *	1,591.54	-428.72
Jun 2016	PMI	195.38	210.07 *	15.57	*	1,771.35	-218.65
Jun 2016	COUNTY TAX				386.35	1,385.00	-218.65
Jun 2016	PMI				15.57 *	1,385.00	-234.22
Jul 2016	PMI	195.38	*	15.57	*	1,564.81	-234.22
Jul 2016	PMI				15.57 *	1,564.81	-249.79
Aug 2016	PMI	195.38	630.21 *	15.57	*	1,744.62	380.42
Aug 2016	HAZARD INS.			1,385.00	1,385.00	359.62	-1,004.58
Aug 2016	PMI				15.57 *	359.62	-1,020.15
Sep 2016	PMI	195.38	*	15.57	*	539.43	-1,020.15
Sep 2016	PMI				15.57 *	539.43	-1,035.72
Oct 2016	PMI	195.38	630.21 *	15.57	*	719.24	-405.51
Oct 2016	PMI				15.57 *	719.24	-421.08
Nov 2016	PMI	195.38	195.38	15.57	*	899.05	-225.70
Nov 2016	PMI				15.57 *	899.05	-241.27
Dec 2016	PMI	195.38	195.38	15.57	*	1,078.86	-45.89
Dec 2016	PMI				15.57 *	1,078.86	-61.46
Jan 2017	PMI	195.38	390.76 *	15.57	*	1,258.67	329.30
Jan 2017	COUNTY TAX				386.35	872.32	-96.32
Jan 2017	PMI				15.57 *	872.32	-111.89
Feb 2017	PMI	195.38	1,172.28 E	15.57	E	1,052.13	1,060.39
Feb 2017	PMI				15.57 *	1,052.13	1,044.82
Mar 2017	PMI	195.38	195.38 E	15.57	15.57 E	1,231.94	1,224.63
Apr 2017	PMI	195.38	195.38 E	15.57	15.57 E	1,411.75	1,404.44
Total		2,344.56	4,235.19	2,344.54	2,383.81		